

United States Bankruptcy Court  
Eastern District of Virginia  
Richmond Division

RICHMOND DIVISION  
MAY - 4 2010  
CLERK  
U.S. BANKRUPTCY COURT

In re

Keith & Tammie Cecil  
Debtor(s)

Case No. 06-32600-KRH  
Chapter 13

**MOTION TO MODIFY PLAN**

This motion is to modify Chapter 13 plan number 06-32600-KRH for the court to approve a lower monthly payment to the Virginia Credit Union for the purpose of a home equity loan.

**\*\*Notice of Motion\*\***

Tammie Cecil has filed papers with the Court to obtain the courts approval of a modification of current Chapter 13 plan to lower the amount paid each month to the Virginia Credit Union from \$726.64 to \$568.45 per month.

**Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)**

If you do not want the Court to grant the motion for a lower payment or if you want the Court to consider your views on the motion, then on or before May 20, 2010, you or your attorney must:

File with the Court, at the address shown below, a written response pursuant to Local Bankruptcy Rules 4001(a)-1(C) and 9013-1(H). If you mail your response to the Court for filing, you must mail it early enough so the Court will receive it on or before the date stated above.

Clerk of Court  
United States Bankruptcy Court  
701 East Broad Street  
Richmond VA 23219-1888

You must also mail a copy to:  
Keith & Tammie Cecil  
1540 Heatherstone Dr  
Fredericksburg VA 22407

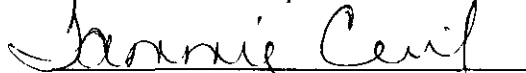
Attend the preliminary hearing to be scheduled by the Clerk of Court, notice of which will be mailed at a later date. **If no timely response has been filed opposing the modification requested, the Court may grant the modification requested in the motion for modification.**

If you or your attorney do not take these steps, the Court may decide that you do not oppose the relief sought in the motion and may enter an order granting that modification.

Tammie Cecil  
1540 Heatherstone Dr  
Fredericksburg VA 22407

**Certificate of Service**

I hereby certify that I have this, April 30, 2010 mailed or hand delivered a true copy of this Motion for Modification of plan and Notice of Motion to the parties listed on the attached service list.



Virginia Credit Union  
P.O. Box 90010  
Richmond, VA 23225-90

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF VIRGINIA  
Richmond Division

In re: Keith &amp; Tammie Cecil

Debtor

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Case No. 06-32600-KRH

Chapter 13

**NOTICE OF MOTION (OR OBJECTION)**

Tammie Cecil has filed papers with the court to modify payment  
amount that was approved in Chapter 13 plan.

**Your rights may be affected.** You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)

If you do not want the court to grant the relief sought in the motion (or objection), or if you want the court to consider your views on the motion (or objection), then on or before \_\_\_\_\_, you or your attorney must:

- ☒ File with the court, at the address shown below, a written request for a hearing [or a written response pursuant to Local Bankruptcy Rule 9013-1(H)]. If you mail your request for hearing (or response) to the court for filing, you must mail it early enough so the court will **receive** it on or before the date stated above.

Clerk of Court  
United States Bankruptcy Court  
701 East Broad Street  
Richmond VA 23219

You must also mail a copy to:

Keith &amp; Tammie Cecil

1540 Heatherstone Dr

Fredericksburg VA 22407

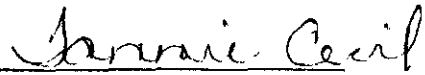
- ☐ Attend a hearing to be scheduled at a later date. You will receive separate notice of hearing. **If no timely response has been filed opposing the relief requested, the court may grant the relief without holding a hearing**

- ☐ Attend the hearing on the motion (or objection) scheduled to be held on \_\_\_\_\_ at \_\_\_\_\_ m. at United States Bankruptcy Court, \_\_\_\_\_.

If you or your attorney do not take these steps, the court may decide that you do not oppose the relief sought in the motion or objection and may enter an order granting that relief.

Date: April 30, 2010

Signature, name, address and telephone number of person giving notice:

Tammie Cecil   
1540 Heatherstone Dr  
Fredericksburg VA 22407  
540-548-1876  
 Virginia State Bar No. \_\_\_\_\_  
 Counsel for \_\_\_\_\_

Certificate of Service

I hereby certify that I have this 30th day of April, 20 10, mailed or hand-delivered a true copy of the foregoing Notice of Motion (or Objection) to the parties listed on the attached service list.

Virginia Credit Union